

CIVIL COURT OF THE CITY OF NEW YORK
COUNTY OF NEW YORK

JULIA JONES,

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Index No. 024149 CVN 2008

Plaintiff,

ENDORSED ANSWER

-against-

CBCS
VERIZON COMMUNICATIONS, INC.,

Defendant.

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Defendant, VERIZON NEW YORK INC., sued here incorrectly as VERIZON COMMUNICATIONS, INC. ["Verizon"], by its attorneys, LEDY-GURREN BASS & SIFF, L.L.P., as and for its Endorsed Answer to plaintiff's Endorsed Complaint, respectfully alleges as follows, upon information and belief:

1. Denies each and every allegation contained in the endorsed complaint.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

2. Plaintiff's endorsed complaint fails to state a cognizable claim upon which relief can be granted.

AS AND FOR A SECOND AFFIRMATIVE DEFENSE

3. Plaintiff has no private right of action against defendant under the Fair Credit Reporting Act.

AS AND FOR A THIRD AFFIRMATIVE DEFENSE

4. Plaintiff fails to state a cognizable claim under the Fair Credit Reporting Act.

AS AND FOR A FOURTH AFFIRMATIVE DEFENSE

5. Plaintiff cannot establish damages.

2008 MAY -3 11 32
CIVIL COURT
SPECIAL
NEW YORK

WHEREFORE, the answering defendant, VERIZON NEW YORK INC., sued here incorrectly as VERIZON COMMUNICATIONS, INC., demands judgment dismissing the complaint of the plaintiff against defendant together with costs and disbursements.

Dated: May 5, 2008
New York, New York

Yours, etc.

LEDY-GURREN BASS & SIFF, L.L.P.

By:



EDWARD J. GORMAN

Attorneys for Defendant

VERIZON NEW YORK INC., s/h/a

VERIZON COMMUNICATIONS, INC

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